

**City of Rockford**  
**Community & Economic Development Department**  
**Income Limits**  
**Fair Market Rents**  
**203(b) Mortgage Limits**  
**221(d)(3) subsidy Limits**

**Winnebago Median Family Income:** \$61,100 (HUD data file last updated 1/2013)

**Extremely Low Income** (30% of median income/effective date 01/2013)

Family Size	Income Cannot Exceed:
1	\$12,850
2	\$14,700
3	\$16,550
4	\$18,350
5	\$19,850
6	\$21,300
7	\$22,800
8	\$24,250

**Very Low-Income** (50% of median income or less/ effective date 01/2013)

Family Size	Income Cannot Exceed:
1	\$21,400
2	\$24,450
3	\$27,500
4	\$30,550
5	\$33,000
6	\$35,450
7	\$37,900
8	\$40,350

**60% Income Limits** (60% of median income/ effective date 01/2013)

Family Size	Income Cannot Exceed:
1	\$25,680
2	\$29,340
3	\$33,000
4	\$36,660
5	\$39,600
6	\$42,540
7	\$45,480
8	\$48,420

**Low-income** (80% of median income/ effective date 01/2013)

Family Size	Income Cannot Exceed:
1	\$34,250
2	\$39,150
3	\$44,050
4	\$48,900
5	\$52,850
6	\$56,750
7	\$60,650
8	\$64,550

**Low-, moderate, and middle - income** (LMMH - 120% of median income/effective date 01/2013)

Family Size	Income Cannot Exceed:
1	\$51,300
2	\$58,650
3	\$66,000
4	\$73,300
5	\$79,200
6	\$85,050
7	\$90,900
8	\$96,800

**Fair Market Rent Limits:** effective date 06/01/2013

Program	Efficiency	1-Bdrm	2-Bdrm	3-Bdrm	4-Bdrm
Low HOME Rent Limit	\$466	\$533	\$717	\$836	\$932
High HOME Rent Limit	\$466	\$533	\$717	\$978	\$1,111
Fair Market Rent	\$466	\$533	\$717	\$978	\$1,111

**203(b) Mortgage Limits:** confirmed 7/18/2013 (stayed same as 2012)

One-Family	Two-Family	Three-Family	Four-Family
\$200,160	\$256,248	\$309,744	\$384,936

**Maximum 221(D)3 subsidy limits:** confirmed 7/18/2013 (stayed same as 2012)

Number of Bedrooms	Basic elevator Limit	Limit with 210% High Cost Percentage Added (City uses this Limit)
0	\$55,339	\$116,211
1	\$63,438	\$133,219
2	\$77,140	\$161,994
3	\$99,794	\$209,567
4+	\$109,543	\$230,040

Limits

Last revised 7/18/2013